

Walter O'Cheskey
Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

TRAVIS LEE HOUCK
MARY LYNN HOUCK

CASE NO: 10-10394-RLJ-13
HEARING DATE: 8/8/2011
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

| Trustee Clm# | Creditor Name | Scheduled Amount | Trustee Clm# | Creditor Name | Scheduled Amount |
|--------------|-------------------------------|------------------|--------------|--------------------------------|------------------|
| 013 0 U | AES | \$8,152.00 | 014 0 U | AES | \$7,512.00 |
| 016 0 U | CITIFINANCIAL RETAIL SERVICES | \$613.00 | 021 0 U | KELL WEST REGIONAL HOSPITAL | \$677.03 |
| 022 0 U | NEIMAN MARCUS | \$1,462.87 | 023 0 U | RED RIVER ANESTHESIOLOGY GROUP | \$68.40 |
| 025 0 U | SILKIES | \$27.50 | 026 0 U | TRANSAMERICA BANK | \$949.00 |
| 027 0 U | UNION PLUS CREDIT CARD | \$5,192.13 | 028 0 U | WAGGONER NATIONAL BANK | \$949.00 |

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

| Trustee Claim # | Creditor | Collateral / Description | Claim Amount | Value | % | Term | Paid / Treated |
|--|-----------------------------|---|-----------------|-------------|--------|------|-------------------------|
| SECURED CREDITORS | | | | | | | |
| 008 0 | POSTEL FEDERAL CREDIT UNION | 2005 CHEVY MONTE CARLO | \$3,956.29 | \$6,876.00 | 9.00% | 54 | \$95.33 PAID BY TRUSTEE |
| 009 0 | POSTEL FEDERAL CREDIT UNION | 2005 CHEVY MONTE CARLO | \$714.46 | \$413.00 | 9.00% | 54 | \$11.42 PAID BY TRUSTEE |
| 010 0 * | POSTAL FAMILY CU | 2005 CHEVY MONTE CARLO -- NO CLAIM FILED. | | \$8,178.00 | 9.00% | 54 | \$36.73 PAID BY TRUSTEE |
| No payments will be made unless a proof of claim is filed. | | | | | | | |
| 011 0 | WICHITA COUNTY | 2010 PROPERTY TAXES - 306 AVENUE B | \$574.54 | \$28,467.00 | 12.00% | 54 | \$17.81 PAID BY TRUSTEE |
| 012 0 | WAGGONER NATIONAL BANK | HOMESTEAD | \$17,476.79 | \$28,467.00 | | | PD DIRECT BY DEBTOR |

UNSECURED GENERAL CREDITORS

| Trustee Clm# | Creditor Name | Claim Amount | Trustee Clm# | Creditor Name | Claim Amount |
|--------------|-------------------------------------|--------------|--------------|-----------------|--------------|
| 009 1 U | POSTEL FEDERAL CREDIT UNION | \$301.46 | 015 0 U | CHASE BANK USA | \$7,908.53 |
| | SPLIT CLAIM/ 2005 CHEVY MONTE CARLO | | | PURCHASES | |
| 017 0 U | ELECTRA MEMORIAL HOSPITAL | \$820.84 | 018 0 U | GE MONEY BANK | \$1,191.75 |
| | MEDICAL SERVICES | | | PURCHASES/QCARD | |

| | | | | |
|---------|--|------------|--|---------------------------------------|
| 019 0 U | Case 10-10394-rlj13 Doc 23 Filed 06/09/11 \$5,175.28 | 020 0 U | Entered 06/09/11 14:18:13 Desc Page 2 of 4 | \$1,442.44 |
| | <i>PURCHASES</i> | | <i>PURCHASES/NEIMAN MARCUS</i> | |
| 024 0 U | PRA RECEIVABLES MANAGEMENT | \$4,402.77 | 029 0 U | WELLS FARGO BANK NA |
| | <i>PURCHASES/GEMB SAMS CLUB</i> | | <i>STUDENT LOAN</i> | \$2,500.00 |
| 030 0 U | WORLD FINANCIAL NETWORK NATIONAL BANK | \$1,244.29 | 031 0 U | WORLD FINANCIAL NETWORK NATIONAL BANK |
| | <i>PURCHASES/ROMANS</i> | | <i>PURCHASES/WOMAN</i> | \$1,136.74 |
| 032 0 U | WICHITA FALLS CARDIAC CARE | \$376.00 | 037 0 U * | ELECTRA MEMORIAL HOSPITAL |
| | <i>MEDICAL SERVICES</i> | | <i>MEDICAL SERVICES</i> | \$50.76 |
| | | | <i>Not provided for in confirmed plan.</i> | |

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 8/8/2011 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 6/9/2011

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AES 1200 N 7TH ST HARRISBURG PA 17102
CHASE BANK USA PO BOX 15145 WILMINGTON DE 19850
CHASE PO BOX 15298 WILMINGTON DE 19850
CITIFINANCIAL RETAIL SERVICES CITIFINANCIAL/ATTN BANKRUPTCY DEPT 1111 NORTHPOINT DR COPPELL TX 75019
ELECTRA MEMORIAL HOSPITAL PO BOX 1112 ELECTRA TX 76360
GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131
GEMB/QVC PO BOX 971402 EL PASO TX 79997
GIBSON DAVENPORT ANDERSON 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301
HSBC ATTN BANKRUPTCY DEPARTMENT PO BOX 5213 CAROL STREAM IL 60197
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE #-200 TUCSON AZ 85712
HSBC BANK NEVADA NA BASS & ASSOCIATES PC 3936 FT LOWELL SUITE 200 TUCSON AZ 85712
HSBC BANK NEVADA NA C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 12907 NORFOLK VA 23541
HSBC CARD SERVICES ATTN BANKRUPTCY PO BOX 5213 CAROL STREAM IL 60197
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
KELL WEST REGIONAL HOSPITAL 5420 KELL WEST BLVD WICHITA FALLS TX 76310
MONTE J WHITE & ASSOCIATES PC ATTORNEY AT LAW ABILENE 402 CYPRESS SUITE 310 ABILENE TX 79601
NEIMAN MARCUS PO BOX 729080 DALLAS TX 75372
POSTAL FAMILY CU 3410 MCNEIL AVE WICHITA FALLS TX 76308
POSTEL FEDERAL CREDIT UNION PO BOX 4825 WICHITA FALLS TX 76308
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
RED RIVER ANESTHESIOLOGY GROUP PO BOX 5166 WICHITA FALLS TX 76307
SAMS CLUB BANKRUPTCY PO BOX 105968 ATLANTA GA 30348
SILKIES PO BOX 70120 PHILADELPHIA PA 19176
TRANSAMERICA BANK 5595 TRILLIUM BLVD SCHAMBURG IL 60192
TRAVIS LEE HOUCK & MARY LYNN HOUCK 306 AVE B ELECTRA TX 76360
UNION PLUS CREDIT CARD PO BOX 60102 CITY OF INDUSTRY CA 91716
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WAGGONER NATIONAL BANK 1818 TEXAS ST VERNON TX 76384
WAGGONER NATIONAL BANK ATTN TRENT GILLESPIE PO BOX 2271 VERNON TX 76385
WAGGONER NATIONAL BANK C/O D TODD DAVENPORT 807 8TH STREET 8TH FLOOR WICHITA FALLS TX 76301
WELLS FARGO BANK NA WELLS FARGO EDUCATION FINANCIAL SVCS 301 E 58TH STREET N SIOUX FALLS SD 57104
WELLS FARGO COLLECTION SERV 1ST FLOOR M PO BOX 31557 BILLINGS MT 59107
WFNNB PO BOX 182273 COLUMBUS OH 43218
WFNNB/ROAMANS PO BOX 182121 COLUMBUS OH 43218
WICHITA COUNTY C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS CARDIAC CARE 1518 10TH STREET WICHITA FALLS TX 76301
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242
WORLD FINANCIAL NETWORK NATIONAL BANK PO BOX 248872 OKLAHOMA CITY OK 73124